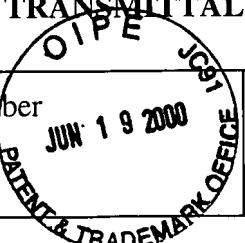


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AMENDMENT TRANSMITTAL LETTER		Docket Number: CITI0080	
Application Number 09/190,727		Filing Date November 12, 1998	Examiner Hess, R.
Invention Title DISTRIBUTED NETWORK BASED ELECTRONIC WALLET		Art Unit 2764	

I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	5	minus	21	0	\$18.00	\$0.00
INDEPENDENT CLAIMS	2	minus	3	0	\$78.00	\$0.00
MULTIPLE DEPENDENT CLAIM ADDED				0.00	0.00	
			RECEIVED	TOTAL		\$0.00
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.				JUN 21 2000	SMALL ENTITY TOTAL	

GROUP 27

II. The Commissioner is hereby authorized to charge the associated for this Amendment and any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

Date: June 19, 2000

By: George T. Marcou
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Docket No. CITI0080



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6-22-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Cris T. PALTENGHE, et al.

Group Art Unit: 2764

RECEIVED

Serial No.: 09/190,727

Examiner: Hess, R.

JUN 21 2000

Filed: November 12, 1998

GROUP 2700

For: DISTRIBUTED NETWORK BASED ELECTRONIC WALLET

AMENDMENT

Box Fee

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Pursuant to the Office Action mailed February 17, 2000, for which a one month extension to respond has been requested herewith, kindly enter the below amendment.

Please cancel claims 1-21 and add new claims 22-26.

22. (New) A method of transmitting data in a database concerning a first party to a second party comprising:

extracting the information from the database;

combining the data with similar data from a plurality of other first parties;

anonymizing all of the data into anonymous data; and

transmitting the anonymous data to the second party.

Att'l

23. (New) The method of claim 22 wherein the anonymizing is performed with respect to a plurality of first parties' credit card numbers.

24. (New) The method of claim 22 wherein the anonymizing is performed with respect to a plurality of first parties' identification data.

25. (New) A method of purchasing goods and services across the Internet from a plurality of merchants at one time comprising:

providing a customer with an alias;

providing the customer with an electronic shopping cart;

receiving one or more orders into the electronic shopping cart from the customer;

receiving the ordered goods and services from the plurality of merchants; and

facilitating payment of those goods and services.

26. (New) The method of claim 25 wherein the payment of those goods and services spans a plurality of consumers.

DRAWINGS

Applicant does not believe corrected drawings are required in response to the outstanding Office Action. The examiner has not made any specific objections to the drawings but has instead noted informalities cited by the Official Draftsperson in the